D/SB/08A (10-01)

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Sheet 1 of 2

Complete if Known						
Filing Date	05/09/2001					
First Named Inventor	Ronald A. Brace					
Group Art Unit	2167					
Examiner Name						
Attorney Docket Number	7198					

	U.S. PATENT DOCUMENTS								
Examiner	Cite	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant				
Initials No.	Number - Kind Code ² (if known)	MM-DD-YYYY	Cited Document	Passages or Relevant Figures Appear					
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		FOREIGN PA	TENT DOCU	MENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T [©]
<u>ი-0</u>		WO00/48085	08-17-2000	Cyberbills, Inc.		
0.0		WO01/77938	10-18-2001	Derivion Corporation		
0.0		WO99/42944	08-26-1999	David Lamm		
Examiner Signature		Alexandre	Date Conside	ered 12/19	1/05	

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of

Complete if Known

Application Number 09/852,119

Filing Date 05/09/2001

First Named Inventor Ronald A. Braco

Group Art Unit 2167

Examiner Name

Attorney Docket Number 7198

	OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS						
Examiner Initials *	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	т,				
6.0		SHARON OSBERG, "Wells Fargo: Standards-Based Electronic Bill Presentment and Payment (EBPP)", November 1999 (1999-11), XP-002192923					
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Application Number 09/852,119

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First Named Inventor Ronald A. Braco

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Examiner Name

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LIST OF REFERENCES CITED BY APPLICANT

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DOCKET NO.: APPLICANT:

3147/1G921-US1

Ronald A. BRACO

SERIAL NO:

09/852,119

FILING DATE: May 9, 2001 CONFIRMATION NO: N/A

SEP 2 7:2009

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SHEET <u>2</u> OF <u>3</u> (REV. 7-80)

LIST OF REFERENCES CITED BY APPLICANT

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DOCKET NO.: APPLICANT:

3147/1G921-US1

Ronald A. BRACO

SERIAL NO: FILING DATE:

09/852,119

May 9, 2001

CONFIRMATION NO: N/A

SEP 27:2001

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DOCKET NO.:

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SERIAL NO:

09/852,119

APPLICANT:

Ronald A. BRACO

FILING DATE:

5/9/01

CONFIRMATION NO: 4159

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SERIAL NO:

09/852,119

APPLICANT: Ronald A. BRACO

FILING DATE:

May 9, 2001

CONFIRMATION NO: 4159

For:

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

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COUNTRY

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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18 Stylesheet Version v18.0

Title of Invention

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

Application Number:

09/852119

Confirmation Number:

4159

First Named Applicant:

Ronald Braco

Attorney Docket Number: 7198

.. 7100

Art Unit:

3627

Search string:

(5710887 or 5727129 or 5754939 or 5826242 or 5848396 or 5857190 or 5870559 or 5956693 or 5987440 or 6000033 or 6006333 or 6038597 or 6052730 or 6085191 or 6178511 or 6253203 or 6275824 or 6393407 or 6446119 or 6412073 or 6199077 or 3833885 or 4277837 or 4319336 or 4460960 or 4678895 or 4727243 or 4823264 or 4947028 or 5025373 or 5220501 or 5231571 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5383113 or 5420405 or 5465206 or 5483445 or 5594910 or 5655089 or 5710889 or 5727249 or 5815665 or 5870724 or 5873072 or 5884288 or 5903721 or 5920847 or 5930759 or 5943656 or 5956700 or 5963925 or 5974146 or 6044362 or 6049786 or 6055567 or 6070150 or 6128603 or 6173272 or 6182052 or 6289322 or 6292789 or 6327577 or 6334116 or 6363362 or 5903732 or 3833885 or 4277837 or 4315101 or 4317957 or 4420751 or 4454414 or 4460960 or 4634845 or 4678895 or 4689478 or 4695880 or 4727243 or 4734858 or 4799156 or 4823264 or 4947028 or 5007084 or 5025373 or 5220501 or 5231571 or 5265033 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5420405 or 5424938 or 5473143 or 5483445 or 5594910 or 5649117 or 5655089 or 5699528 or 5710889 or 5717868 or 5727249 or 5729693 or 5745886 or 5787403 or 5815665 or 5832460 or 5845267 or 5848400 or 5884290 or 5890140 or 5903721 or 5903732 or 5905976 or 5930759 or 5943656

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	101	5424938	1995-06-13	Wagner et al.
	102	5473143	1995-12-05	Vak et al.
	103	5483445	1996-01-09	Pickering
	104	5594910	1997-01-14	Filepp et al.
	105	5649117	1997-07-15	Landry
	106	5655089	1997-08-05	Bucci
	107	5699528	1997-12-16	Hogan
	108	5710889	1998-01-20	Clark et al.
	109	5717868	1998-02-10	James
	110	5727249	1998-03-10	Pollin
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	112	5745886	1998-Ø4-28	Rosen
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Application Number	09/852,119	
Filing Date	05/09/2001	
First Named Inventor	Ronald A. Braco	
Group Art Unit	3627	
Examiner Name		
Attorney Docket Number	7198	

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Application Number	09/852,119	-
Filing Date	05/09/2001	
First Named Inventor	Ronald A. Braco	
Group Art Unit	3627	
Examiner Name		
Attorney Docket Number	7198	

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³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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				Application Number	09/852,119		
INFO	DRMATI	ON DIS	CLOSURE	Filing Date	05/09/2001		
STATEMENT BY APPLICANT				First Named Inventor	Ronald A. Braco		
				Group Art Unit	3627		
	(use as many sheets as necessary)			Examiner Name			
Sheet	eet 6 of 10		10	Attorney Docket Number	7198		

		OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS		
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T 2	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet of 10

	Complete if Known	
Application Number	09/852,119	
Filing Date	05/09/2001	
First Named Inventor	Ronald A. Braco	
Group Art Unit	3627	
Examiner Name		
Attorney Docket Number	7198	

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Substitute for form 1449A/PTO

Complete if Known

Application Number 09/852,119

Filing Date 05/09/2001

First Named Inventor Ronald A. Braco

Group Art Unit 3627

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Substitut	te for form 1449A/PT	0		Complete if Known		
				Application Number	09/852,119	
INFO	DRMATION	DIS	CLOSURE	Filing Date	05/09/2001	
STA	TEMENT B	YA	PPLICANT	First Named Inventor	Ronald A. Braco	
				Group Art Unit	3627	
	(use as many sh	eets as	necessary)	Examiner Name		
Sheet	9	of	10	Attorney Docket Number	7198	

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	•			Application Number	09/852,119	
INFO	RMATIC	ON DIS	CLOSURE	Filing Date	05/09/2001	
STAT	TEMEN	ГВҮ А	PPLICANT	First Named Inventor	Ronald A. Braco	
				Group Art Unit	3627	
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Sheet	10	of	10	Attorney Docket Number	7198	_丿

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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
Stylesheet Version v18.0

Title of Invention

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

Application Number:

09/852119

09/852119

Confirmation Number:

4159

First Named Applicant:

Ronald Braco

Attorney Docket Number: 7198

Art Unit:

3627

Search string:

(5710887 or 5727129 or 5754939 or 5826242 or 5848396 or 5857190 or 5870559 or 5956693 or 5987440 or 6000033 or 6006333 or 6038597 or 6052730 or 6085191 or 6178511 or 6253203 or 6275824 or 6393407 or 6446119 or 6412073 or . 6199077 or 3833885 or 4277837 or 4319336 or 4460960 or 4678895 or 4727243 or 4823264 or 4947028 or 5025373 or 5220501 or 5231571 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5383113 or 5420405 or 5465206 or 5483445 or 5594910 or 5655089 or 5710889 or 5727249 or 5815665 or 5870724 or 5873072 or 5884288 or 5903721 or 5920847 or 5930759 or 5943656 or 5956700 or 5963925 or 5974146 or 6044362 or 6049786 or 6055567 or 6070150 or 6128603 or 6173272 or 6182052 or 6289322 or 6292789 or 6327577 or 6334116 or 6363362 or 5903732 or 3833885 or 4277837 or 4315101 or 4317957 or 4420751 or 4454414 or 4460960 or 4634845 or 4678895 or 4689478 or 4695880 or 4727243 or 4734858 or 4799156 or 4823264 or 4947028 or 5007084 or 5025373 or 5220501 or 5231571 or 5265033 or 5283829 or 5287270 or 5325290 or 5326959 or 5336870 or 5341429 or 5347632 or 5420405 or 5424938 or 5473143 or 5483445 or 5594910 or

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Remarks

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